

Information to identify the case:

Debtor 1	Charles A. Wilson	Social Security number or ITIN	xxx-xx-1479
	First Name Middle Name Last Name	EIN	--
Debtor 2	Sheri Kristin Wilson	Social Security number or ITIN	xxx-xx-3795
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-30362-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles A. Wilson

Sheri Kristin Wilson

1/14/20

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Charles A. Wilson
Sheri Kristin Wilson
DebtorsCase No. 14-30362-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 28

Date Rcvd: Jan 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 16, 2020.

db/jdb +Charles A. Wilson, Sheri Kristin Wilson, 1207 Galley Ave, Manahawkin, NJ 08050-2230
 515249033 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 515090143 +Kivitz McKeever Lee, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 515090147 +++PRIMARY FINANCIAL SERVICE, 3141 N 3RD AVE STE C100, PHOENIX AZ 85013-4355
 (address filed with court: PRIMARY FINANCIAL SERVICE, 3141 North 3rd Avenue, Suite C,
 Phoenix, AZ 85013)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jan 14 2020 23:37:20 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 14 2020 23:37:18 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515286101 +E-mail/Text: Bankruptcy@absoluteresolutions.com Jan 14 2020 23:36:21
 Absolute Resolutions VI, LLC, c/o Absolute Resolutions Corp., 8000 Norman Center Drive,
 Suite 350, Bloomington, MN 55437-1118
 515176873 EDI: AIS.COM Jan 15 2020 03:58:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 515090135 EDI: BANKAMER.COM Jan 15 2020 03:58:00 Bank Of America, Po Box 982235,
 El Paso, TX 79998
 515090136 +EDI: BANKAMER.COM Jan 15 2020 03:58:00 Bank of America, 1800 Tapo Canyon Road,
 Simi Valley, CA 93063-6712
 515090137 E-mail/PDF: resurgentbknotifications@resurgent.com Jan 14 2020 23:48:29 CACH, LLC,
 PO Box 10587, Greenville, SC 29603-0587
 515090138 EDI: CAPITALONE.COM Jan 15 2020 03:58:00 Capital One Bank, PO Box 85520,
 Richmond, VA 23285
 515292597 EDI: BL-BECKET.COM Jan 15 2020 03:58:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 515090139 +EDI: CAPITALONE.COM Jan 15 2020 03:58:00 Capital OneBank, 26525 N Riverwoods Blvd,
 Mettawa, IL 60045-3440
 515090140 +EDI: CAPITALONE.COM Jan 15 2020 03:58:00 Capital OneBank/Best Buy,
 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
 515090141 +EDI: CHASE.COM Jan 15 2020 03:58:00 Chase Bank, PO Box 15298,
 Wilmington, DE 19850-5298
 515090142 +EDI: WFNBNB.COM Jan 15 2020 03:58:00 Comenity Bank/victoria secrets, Po Box 182789,
 Columbus, OH 43218-2789
 515090144 +E-mail/Text: bncnotices@becket-lee.com Jan 14 2020 23:36:30 Kohls/caital One Bank,
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
 515090145 +EDI: MID8.COM Jan 15 2020 03:58:00 MIDLAND FUNDING, 8875 AERO DR STE 200,
 SAN DIEGO, CA 92123-2255
 515090146 EDI: PRA.COM Jan 15 2020 03:58:00 PORTFOLIO RECOVERY ASSOCIATION,
 120 CORPORATE BLVD STE 1, NORFOLK, VA 23502
 515285086 EDI: PRA.COM Jan 15 2020 03:58:00 Portfolio Recovery Associates, LLC,
 c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541
 515295547 EDI: PRA.COM Jan 15 2020 03:58:00 Portfolio Recovery Associates, LLC,
 c/o Victoria's Secret, POB 41067, Norfolk VA 23541
 515090148 +EDI: SEARS.COM Jan 15 2020 03:58:00 Sears/Citibank, NA, PO Box 6283,
 Sioux Falls, SD 57117-6283
 515090149 +EDI: RMSC.COM Jan 15 2020 03:58:00 Synchrony Bank./jc penny, PO Box 965007,
 Orlando, Florida 32896-5007
 515090150 +EDI: CITICORP.COM Jan 15 2020 03:58:00 The Home Depot/Citibank, NA, Po Box 6497,
 Sioux Falls, SD 57117-6497
 515090151 +EDI: URSI.COM Jan 15 2020 03:58:00 United Recovery Systems, 5800 North Course Drive,
 Houston, TX 77072-1613
 515090152 +EDI: WFFC.COM Jan 15 2020 03:58:00 Wells Fargo Dealer Services, P O Box 1697,
 Winterville, NC 28590-1697
 515149683 EDI: WFFC.COM Jan 15 2020 03:58:00 Wells Fargo Bank, N.A., P.O. Box 19657,
 Irvine, CA 92623-9657

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515113060* CACH, LLC, PO Box 10587, Greenville, SC 29603-0587

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 28

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 16, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 14, 2020 at the address(es) listed below:

Adolph P. Sicheri on behalf of Debtor Charles A. Wilson info@sicheri.com
Adolph P. Sicheri on behalf of Joint Debtor Sheri Kristin Wilson info@sicheri.com
Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Manufacturers and Traders Trust Company also known as
M&T Bank Successor by Merger to Hudson City Savings Bank, FSB dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME
LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Hudson City Savings Bank, FSB dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC
HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor Hudson City Savings Bank, FSB
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com

TOTAL: 10